In re: Hugo Rodriguez Debtor Case No. 15-23578-mdm Chapter 7

TOTALS: 0, \* 8, ## 2

# CERTIFICATE OF NOTICE

Date Rcvd: Nov 25, 2015 District/off: 0757-2 User: sko Page 1 of 2 Form ID: b18 Total Noticed: 32 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2015. db 4212 Harding Rd., Kenosha, WI 53142-3249 +Hugo Rodriguez, #+Account Recovery Service Inc., N114th St., Milwaukee, WI 53022-3015
#+Account Recovery Service, Inc., 3031 N 114th St., Milwaukee, WI 53222-4218
Adela Lechuga, 3554 14th Ave., Kenosha, WI 53140-5401 9265015 9265016 9265017 +Arnold Scott Harris PC, 111 West Jackson Blvd Ste. 600, Chicago, IL 60604-3517 9265019 +Capital One Bank (USA) N.A., Minneapolis, MN 55441-2662 9265020 c/o Messerli & Kramer PA, 3033 Campus Drive Ste. 250, Citifinancial Retail Services, PO Box 183041, Columbus, OH 43218-3041 Citifinancial Retail Services, PO Box 22060, Tempe, AZ 85285-2060 First Fed Credit Control, 2470 Chagrin Blvd, Ste 205, Beachwood, OH 44122-5630 9265023 9265024 9265027 +Infinity Healthcare Physicians SC, 111 E. Wisconsin Ave. Ste. 2100, 9265031 Milwaukee, WI 53202-4809 Kenosha Emergency Physicians SC, PO Box 3261, Milwaukee, WI 53201-3261 +MEA-AEA Kenosha SC, PO Box 366, Hinsdale, IL 60522-0366 Nationwide Credit Corporation, 5503 Cherokee Ave., Alexandria, VA 22312-2307 9265034 9265035 9265036 +Samantha Maldonado, 2129 Racine St., Racine, WI 53403-3342 9265043 State Collection Service Inc., PO Box 6250, Madison, WI 53716-0250 United Hospital System, 6308 8th Ave., Kenosha, WI 53143-5082 +Virtuoso Sourcing Group, 4500 Cherry Creek S Dr, Ste. 300, Denve Wisconsin SCTF, Department of Children and Families, 9265045 9265046 9265052 Ste. 300, Denver, CO 80246-1531 201 East Washington Avenue, Second Floor, PO BOx 8916, Madison, WI 53708-8916 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 9265018 EDI: AFNIRECOVERY.COM Nov 26 2015 01:28:00 AFNI, PO Box 3097, Bloomington, IL 61702-3097+EDI: CAPITALONE.COM Nov 26 2015 01:28:00 Capital One Bank USA NA, PO Box 30281, 9265021 Salt Lake City, UT 84130-0281 +EDI: CITICORP.COM Nov 26 2015 01:28:00 Sioux Falls, SD 57117-6241 9265022 Citicards CBNA, PO Box 6241, 9265025 +E-mail/Text: bkcy@creditmgt.com Nov 26 2015 01:42:28 Credit Management Control, PO Box 1654, 200 S Monroe Ave., Green Bay, WI 54301-4059 +E-mail/Text: bknotice@erccollections.com Nov 26 2015 01:42:35 9265026 Enhanced Recovery Co., 8014 Bayberry Road, Jacksonville, FL 32256-7412

EDI: RMSC.COM Nov 26 2015 01:28:00 GE Capital Retail Bank, Attn: Bankruptcy Dept.,
PO Box 965060, Orlando, FL 32896-5060

+EDI: RMSC.COM Nov 26 2015 01:28:00 GE Money Bank, PO Box 981064, El Paso, TX 79998-1064 9265028 9265029 +E-mail/Text: ebnsterling@weltman.com Nov 26 2015 01:42:22 9265033 Kay Jewelers, 375 Ghent Rd., Akron, OH 44333-4600 +E-mail/Text: ggerber@oackrinc.com Nov 26 2015 01:42:12 9265038 Oliver Adjustment Co, 3416 Roosevelt Road, Kenosha, WI 53142-3937 9265041 +E-mail/Text: admin@paypps.com Nov 26 2015 01:43:05 Professional Placement Services, 272 N 12th St., Milwaukee, WI 53233-2604 E-mail/Text: admin@paypps.com Nov 26 2015 01:43:05 PO Box 612, Milwaukee, WI 53201-0612 9265042 Professional Placement Services, LLC, EDI: NEXTEL.COM Nov 26 2015 01:28:00 Sprint, 6200 Sprint Parkway, 9265044 Overland Park, KS 66251 +EDI: VERIZONWIRE.COM Nov 26 2015 01:28:00 9265050 Verizon Wireless, 777 Big Timber Road, Elgin, IL 60123-1401 +E-mail/Text: Bankruptcy-Notifications@we-energies.com Nov 26 2015 01:41:56 9265053 Wisconsin Electric, 333 W Everett St, PO Box 2046, Milwaukee, WI 53201-2046 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 9265032\* +Infinity Healthcare Physicians SC, 111 E. Wisconsin Ave. Ste. 2100, Milwaukee, WI 53202-4809
Nationwide Credit Corporation, 5503 Cherokee Ave., Alexandria, VA 22312-2307 9265037\* +Oliver Adjustment Co, 3416 Roosevelt Road, Kenosha, WI 53142-3937 +Oliver Adjustment Co, 3416 Roosevelt Road, Kenosha, WI 53142-3937 9265039\* 9265040\* United Hospital System, 6308 8th Ave., Kenosha, WI 53143-5082
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+Wisconsin Electric, 333 W Everett St, PO Box 2046, Milwaukee 9265047\* 9265049\* 9265054\* Milwaukee, WI 53201-2046 ##+Helen Torres, 1422 24th St., Kenosha, WI 53140-1811
##Virtuoso Sourcing Group, PO Box 5818, Denver, CO 80217-5818 9265030 9265051

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2015 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on November 25, 2015 at the address(es) listed below:

David P. Leibowitz on behalf of Debtor Hugo Rodriguez dleibowitz@lakelaw.com, ecf@lakelaw.com

Office of the U. S. Trustee ustpregion11.mi.ecf@usdoj.gov

Titania D. Whitten trustee@whittendusell.com, WI50@ecfcbis.com

TOTAL: 3

# **United States Bankruptcy Court**

Eastern District of Wisconsin Case No. <u>15–23578–mdm</u> Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Hugo Rodriguez aka Hugo Rodriguez Gonzalez 4212 Harding Rd. Kenosha, WI 53142

Social Security / Individual Taxpayer ID No.:

xxx-xx-1100

Employer Tax ID / Other nos.:

# DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

# IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/25/15 Margaret Dee McGarity
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

# EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

# **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.